

To Whom It May Concern,

I Janet Jones AKA Janet Jones Jr hereby request a new hearing date concerning case#18-20976-JKS. I am unable to pay \$3,984.50 in debt as mentioned in the motion due to being out of work since June 2022 and being placed out of work by a Doctor after a surgery from September 2022. I am requesting a payment plan between the amount of \$25.00- \$50.00 a month. I also believe that I do not owe the mentioned amount due to the Association owing me \$1,800.00 (see enclosed receipt) for a step repair that I paid for with my own money. The steps are part of the "common area" which makes them the Associations responsibility and I should be reimbursed the money. I have spoken to The Associations Manager (Sandy Bratcher) about this matter and she has constantly changed her story about if the money is owed to me or not. I believe that Sandy may be having memory issues. Enclosed are copies of statements that she sent me stating that I owed money dating back to June of 2021. I contacted her repeatedly telling her I have bank statements to prove I don't owe anything for those 3 months. Suddenly she got that "matter" fixed when she had this motion filed. Sandy lies about everything and is constantly unreachable. The service is horrible and I recently filed a complaint against Sandy with the Department Of Community Affairs. She lied about being open to allowing Association Members to her office which is a State regulation. Once the complaint was closed out she called a meeting via zoom (see enclosed notification) and not in her office where I can view books, contract information and the former insurance companies information. She lies all the time about everything and I have been fighting with everything I have to get her removed from her management position in our Association. Enclosed is paperwork supporting my response. I can be reached by mail at 74 Prospect Street East Orange NJ 07017/phone at 646-772-4887/201-878-0760/email carqueen77@yahoo.com 2dazmyday@gmail.com.

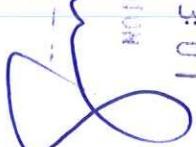
Sincerely Yours,

Janet Jones

01-18-2023



18-20976

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ
2023 JAN 18 P 3:07
BY:
JEANNE A. NADOMIUM
DEPUTY CLERK




06/13/2022

Janet Jones
74 Prospect Street
East Orange, NJ 07017

Dear Janet Jones:

This letter will confirm your employment with FedEx Freight has been/ will be separated for Misconduct. The effective date of your employment separation is 06/09/2022.

Eligible employees will receive payment for all accrued personal/sick hours and/or accrued vacation hours in accordance with applicable laws. If you have not already received your final paycheck, it will be direct deposited into your bank account or mailed to your home in accordance with your previous election and applicable laws.

If you are enrolled in healthcare benefits, your benefits will end on 06/09/2022 and your COBRA benefits packet will be sent to the address we have on file within 45 days of 06/09/2022. If applicable, you will also receive separate status letters detailing your account information and options from Vanguard regarding your 401(k) and from the Pension Department regarding any pension for which you are eligible.

You will need to keep the company informed of your contact information so that we are able to provide information you may need in the future, such as your W-2 form.

If you feel this separation is inconsistent with FedEx Freight policies, you may be eligible to participate in the Fair Treatment Appeals Process depending on the reason for your separation.

In order to appeal, you may call 1-844-727-7325 (844-7-APPEAL), or enter your appeal online at fxfappeal.ethicspoint.com. The completed appeal must be submitted within 10 calendar days of your separation notification.

Issues ineligible for review through the Fair Treatment Appeals Procedure include the following:

- Employees who resign, including resignation in lieu of discharge
- Driver disqualifications are not eligible for appeal under this process but may be appealed in accordance with "Driver Manual: Lesson 4 - Driver Review and Disqualification Procedure"
- Violations and/or involuntary separations of the "Drug and Alcohol Policy" or the "Firearms and Weapons Policy"
- Applicants or employees determined to have misstated an employment application.

Sincerely,

Rocco Coda
Mgr-Operations
FedEx Freight, Inc.

n Number: 4A22037J55H-0001

y Number:
AuthID:

ent: Jones, Janet
I: 091-70-8455
45 DOB: 02/08/1977
ress: 74 Prospect St
EAST ORANGE, NJ 07017
ne: (646) 772-4887
rk: (201) 878-0760 Ext.:
I : (646) 772-4887

Recheck Injury Flowsheet

Employer:	FedEx Freight Inc	Contact: SEE LOCATIONS
Employer Location:	FedEx Freight-Newark	Phone: (123) 455-4321 Ext:
Address:	75 Avenue L Newark, NJ 071053805	Contact: Wilfredo Gil
Auth. by:	Rocco Code, Op Mgr	Role: Primary Contact
		Phone: (973) 466-0335 Ext:
		Fax:

gnosis Information

922.3 Back Contusion	847.0 Cervical Strain	847.2 Lumbar Strain	724.1 Thoracic Spine Pain
724.5 Back Pain	847.4 Coccyx Sprain	847.3 Sacrum Strain	847.1 Thoracic Strain
847.9 Back Strain	724.2 Lumbar Pain	840.9 Shoulder Strain L / R	

Treating Physician: *WJD*

Primary Diagnosis Severity: Mild Moderate Severe NOF

Other Diagnosis: *74789***Activity Status for Back injury** Restrictions of Primary Care Physician

Dates: Anticipated MMI

Actual MMI

 Regular activity

Permanent & Stationary

 Released from care

Remarks:

 Modified activity

is this case recordable? Yes

No

*WTG**3/11**3/11* Off work rest of shift with limited activity as follows:

Medications:

 Dispensed OTC Prescribed

Return for evaluation on: Mon Tue Wed Thu Fri Sat Sun

Date: *1/5/22* Time: *3* AM *PM*

Recheck level: 1 2 3 4 5

Schedule for therapy *3* times per week for *3* weeks

Patient is referred to:

 Referred, but returning for follow-up visit Transferred Care Released from Specialist**Medical Implications**

<input type="checkbox"/> Cardiovascular	<input type="checkbox"/> Physical Impairment	<input type="checkbox"/> Vision
<input type="checkbox"/> Diabetes	<input type="checkbox"/> Seizures	<input type="checkbox"/> Other (Comments Required)
<input type="checkbox"/> Hearing	<input type="checkbox"/> Sleep Disorder - Sleep Evaluation Negative	
<input type="checkbox"/> Hypertension	<input type="checkbox"/> Sleep Disorder - Sleep Evaluation Positive	<input type="checkbox"/> Medication Allergy(s) (Comments Required)
<input type="checkbox"/> Medications	<input type="checkbox"/> Sleep Disorder - Treatment with PAP	
<input type="checkbox"/> Myocardial Infarction	<input type="checkbox"/> Sleep Disorder - Sleep Referral Made	

Claim Number: 4A22037J55H-0001

Service Date: 01/05/2023

Case Date: 02/16/2022

Work Activity Status Report

Patient: Janet Jones

Last 4 Digits of SSN: XXX-XX-8455

Date of Birth: 02/08/1977

Address: 74 Prospect St EAST ORANGE NJ 07017

Employer Location: FedEx Freight-Newark

Contact: Wilfredo Gil

Home: (646) 772-4887 (H)

Address: 75 Avenue L Newark, NJ 07105-3805

Role: Primary Contact

Work: (201) 878-0760 (W)

Authorized by: Rocco Code, Op Mgr

Phone: 973-466-0335

Fax: 0-0-0000

THIS VISIT

Visit Type: Recheck

Time In: 02:52:00 PM CST Time Out: 03:52:54 PM CST

Treating Clinician: Neil Roth, M.D.

Diagnoses:

Encounter for orthopedic follow-up care (Z47.89)

Medications:

- Dispensed prescription medication
- Dispensed over-the-counter medication
- Medication(s) prescribed

PATIENT STATUS

Employer Notice: The prescribed activity recommendations are suggested guidelines to assist in the patient's treatment and rehabilitation. Your employee has been informed that the activity prescription is expected to be followed at work and away from work.

Treatment Status:

Returning for follow-up: ~V

Work Status:

No work

Activity Prescription:

Key: **Occasionally** = up to 3 hrs/day; **Frequently** = up to 6 hrs/day; **Constantly** = up to 8 hours or greater per day

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Based on the Department of Labor definitions

NEXT VISIT(S)**Visit Date and Time:**

01/19/2023 03:30 PM

Visit Type:

Medical	Therapy	Specialist
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Clinician:

Neil S Roth, MD

Hudson Crossing Surgery Center
Executive Drive
Fort Lee, NJ 07024

JONES, JANET
ID: 0334554 - 1 ACCT: 0334554
DOB: 02/08/77 AGE: 45Y
DOS: 09/14/2022 SEX: F
DR: ROTH, NEIL S

DISCHARGE INSTRUCTIONS GENERAL ANESTHESIA

- For the rest of today, you may look as if you have a slight fever; your face might be red and your skin might feel warm and sweaty.
- The medicine which was used to put you to sleep may be acting in your body for the next twenty-four (24) hours, so you may feel a little sleepy; this feeling will slowly wear off. Because the medicine or sedation is still in your system, for the next twenty-four (24) hours you should not:
 - Drive a car, operate machinery or power tools;
 - Drink any alcoholic drinks (not even beer), or smoke;
 - Make important decisions, such as sign important papers.
- Children should rest at home, but may be up and about according to doctor's instructions.
- You may have some pain. The doctor may give a prescription for pain, if not Tylenol is recommended. This should be taken as directed. If the pain is not relieved, contact your doctor.
- It is better to start with liquids such as water, juice, then soup and crackers, and gradually work up to solid foods.
- You are not expected to have any fever; but if you feel warm today, take your temperature. If your temperature is 101 degrees or higher, call your doctor.
- You are not permitted to leave the Hudson Crossing Surgery Center alone following the administration of anesthesia. A responsible adult must be with you for the rest of the day and also during the night for your health and safety.
- If any questions arise, call your doctor. If you are unable to reach your physician, please call the Hudson Crossing Surgery Center at (201) 292-3100.
- We will be calling you to see how you are doing.

SPECIAL INSTRUCTIONS:

*Take Rx as prescribed; Keppex, if needed.
See attached instructions.*

Return for follow-up appointment:

Physician: *[Signature]*

Phone:

The above discharge instructions have been reviewed with me and I have been given an opportunity to ask questions. I have a good understanding of the instructions. I understand if I have questions in the future, that should contact my doctor.

Signature-patient, guardian or responsible party

Date

Nurse's signature

10 HURON AVENUE, CLIFTON, NEW JERSEY 07013

LIC # 13VH09052200

201-456-9942

BUILDUSAA@GMAIL.COM

JANET VONES
CUSTOMER NAME

74

Prospect St.

ADDRESS

347) 392-1828

EAST ORANGE

NJ 07017

11/19/16

TELEPHONE

CITY

ST

ZIPCODE

DATE

Goods and Services: You agree to purchase from Direct Masonry the following goods and/or services in this agreement. Any specifications required by Building, Electric, Plumbing and fire codes that are not in the original agreement are additional. **RESIDENCE:** I acknowledge that the goods and services are not to be furnished or used in the course of rehabilitating or altering the residence located the same as above. I affirm that I own the residence.

MASONRY

- Steps
- Side Walks
- Foundations
- Curbs

PAVERS

- Walkways
- Patios
- Driveways
- Swimming Pools

ROOFS

- Shingles
- New Roofs
- Roof Repairs

CHIMNEY

- Bricks
- Flashing
- Apex Crown
- Mortar
- Terracotta Flues

All Other Work: Remove the bricking and put it back

Remove the lime stone and put new lime stone

Remove the concrete on the top of the steps

and put new concrete and new wire mesh

put new stucco all around the house

Clean up and remove any job related debris

We Propose hereby to furnish material and labor, complete in accordance with above specification, for the sum of:

Dollars \$ 1800

Payment Terms: Check. Full payment.

CREDIT CARD

- Visa
- Mastercard

Account#

Exp Date / / Sec Code / /

Check#

Customer DL#

Customer SS#

Authorization Signature

INSURANCE The contractor represents that it carries Workmen's Compensation and Public Liability Insurance. **GUARANTEE & WARRANTY:** Gas, Oil or Fireplace 316/a 1294c stainless steel liners carry a lifetime manufacturer transferable warranty, 3003-Gas 2ply carry 20 years manufacturer warranty. All other repairs carry a one year trade of today warranty. No Guaranty on proper draft in replace. **START AND COMPLETION:** You agree to start the above described work within 3 days after approval and complete the described work within 7 days. You shall not be liable for delay due to causes beyond your control. Emergency chimney services or dangerous violations and repairs may be started and completed immediately.

Start Date / / Completion Date / /

Homeowner Print: _____

Estimator: ANGEL 862-686-8016

Homeowner Signature: _____

E Orange NJ 07017

Please address billing disputes and written inquiries to Prospect
Town Homes, P.O. Box 649, Cedar Knolls, NJ 07827. For other
questions, call (973) 433-7561.

TOTAL AMOUNT DUE

STATEMENT FOR

Janet Jones
74 Prospect St
East orange, NJ 07019

\$2,300.00

PAY THIS BILL ONLINE AT

<https://newjersey.appfolio.com/connect>

UNIT ADDRESS

74 Prospect St
East Orange, NJ 07019

DATE	DESCRIPTION	TIME PERIOD	AMOUNT	BALANCE
PAST DUE CHARGES				
01 JUN	CONDO FEES	JUNE 2021	\$125.00	\$125.00
01 JUL	CONDO FEES	JULY 2021	\$125.00	\$250.00
01 AUG	CONDO FEES	AUGUST 2021	\$125.00	\$375.00
01 SEP	CONDO FEES	SEPTEMBER 2021	\$125.00	\$500.00
01 OCT	CONDO FEES	OCTOBER 2021	\$125.00	\$625.00
01 NOV	CONDO FEES	NOVEMBER 2021	\$125.00	\$750.00
02 NOV	MISCELLANEOUS INCOME	ASSESSMENT	\$600.00	\$1,350.00
01 DEC	CONDO FEES	DECEMBER 2021	\$125.00	\$1,475.00
01 JAN	CONDO FEES	JANUARY 2022	\$150.00	\$1,625.00
01 FEB	CONDO FEES	FEBRUARY 2022	\$150.00	\$1,775.00
01 MAR	CONDO FEES	MARCH 2022	\$150.00	\$1,925.00
01 APR	CONDO FEES	APRIL 2022	\$150.00	\$2,075.00
01 MAY	CONDO FEES	MAY 2022	\$150.00	\$2,225.00
01 JUN	CONDO FEES	JUNE 2022	\$150.00	\$2,375.00
01 JUL	CONDO FEES	JULY 2022	\$150.00	\$2,525.00
CURRENT & UPCOMING CHARGES				
	PREPAYMENT		-\$375.00	\$2,150.00
01 AUG	CONDO FEES	AUGUST 2022	\$150.00	\$2,300.00

SEND PAYMENT TO

Prospect Town Homes
 P.O. Box 549
 Cedar Knolls, NJ 07927

Document Page 8 of 24

(973) 433-7561

Please address billing disputes and written inquiries to Prospect Town Homes, P.O. Box 549, Cedar Knolls, NJ 07927. For other questions, call (973) 433-7561.

TOTAL AMOUNT DUE

STATEMENT FOR

Janet Jones
 74 Prospect St
 East orange, NJ 07019

\$3,020.50PAY THIS BILL ONLINE AT
<https://newjersey.appfolio.com/connect>

UNIT ADDRESS

74 Prospect St
 East Orange, NJ 07019

DATE	DESCRIPTION	TIME PERIOD	AMOUNT	BALANCE
LAST DUE CHARGES				
01 JUN	CONDO FEES	JUNE 2021	\$125.00	\$125.00
01 JUL	CONDO FEES	JULY 2021	\$125.00	\$250.00
01 AUG	CONDO FEES	AUGUST 2021	\$125.00	\$375.00
01 SEP	CONDO FEES	SEPTEMBER 2021	\$125.00	\$500.00
01 OCT	CONDO FEES	OCTOBER 2021	\$125.00	\$625.00
01 NOV	CONDO FEES	NOVEMBER 2021	\$125.00	\$750.00
02 NOV	MISCELLANEOUS INCOME	ASSESSMENT	\$600.00	\$1,350.00
01 DEC	CONDO FEES	DECEMBER 2021	\$125.00	\$1,475.00
01 JAN	CONDO FEES	JANUARY 2022	\$150.00	\$1,625.00
01 FEB	CONDO FEES	FEBRUARY 2022	\$150.00	\$1,775.00
01 MAR	CONDO FEES	MARCH 2022	\$150.00	\$1,925.00
01 APR	CONDO FEES	APRIL 2022	\$150.00	\$2,075.00
01 MAY	CONDO FEES	MAY 2022	\$150.00	\$2,225.00
01 JUN	CONDO FEES	JUNE 2022	\$150.00	\$2,375.00
01 JUL	CONDO FEES	JULY 2022	\$150.00	\$2,525.00
01 AUG	CONDO FEES	AUGUST 2022	\$150.00	\$2,675.00
01 AUG	MISCELLANEOUS INCOME	LEGAL FEES	\$120.50	\$2,795.50
01 SEP	CONDO FEES	SEPTEMBER 2022	\$150.00	\$2,945.50
01 OCT	CONDO FEES	OCTOBER 2022	\$150.00	\$3,095.50
01 NOV	CONDO FEES	NOVEMBER 2022	\$150.00	\$3,245.50

CURRENT & UPCOMING CHARGES

		Document#	Page 2 of 24
	PREPAYMENT		\$2,870.50
01 DEC	CONDO FEES	DECEMBER 2022	\$150.00

(No Subject)

From: Janet Jones (carqueen77@yahoo.com)
To: carqueen77@yahoo.com
Date: Monday, August 8, 2022, 04:10 PM EDT

4:09

@ LTE



August Statement



JANET JONES JR | Account # 4830 0900 0929 | July 13, 2021 to August 11, 2022

Withdrawals and other subtractions - continued

Date	Description	CO
08/02/21	GREENBERGEPAYFE DES:ONLINE FEE ID:13157744 INDN:JONES/JANET ID:CH13EPAYGL WEB	CO
08/03/21	CHECKCARD 0801 SYNCB PAYMENT 800-613-9545 GA 24138291214898882983967	
08/03/21	Bank of America Home Loans Bill Payment	
08/03/21	Mission Lane Vis DES:Mission La ID:ST-WBZ2SOU9D3J4 INDN:JANET JONES ID:1800948598 WEB	CO
08/04/21	FIDELITY LIFE AS DES:Insurance ID:0100982177 FLAL INDN:JANET JONES ID:1361068685 PPD	CO
08/09/21	CHECKCARD 0808 HLU*Hulu 1913235700908-HULU.COM/BILLCA 24906411220127608362785 RECURRING	
08/10/21	OLLO DES:ONLINEPYMT ID:212190231696531 INDN:JANET JONES ID:9000D002835 WEB	CO
08/11/21	New Jersey Prope DES:WEB PMTS ID:Z0F5Q4 INDN:Janet Jones CO ID:9000227910 WEB	

Total withdrawals and other subtractions

August 8 2022

To Whom It May Concern,

I am

submitting this complaint on my own behalf against the Manager of my Homeowners Association Sandy Bratcher. Sandy (see email notifications) refuses to provide me with sensitive information that I have rights to have access to. Last year she said that our insurance was lapsing and when I asked for the former insurance companies information she refused to cooperate. She also refuses to make herself available for a sit down with myself and other homeowners in the Association to view the books and see what our money is being used for. She is also refusing to provide us with copies of past, present and current renewals of her contract. She recently targeted me (see enclosed notification) for painting my deck in a notification she sent to everyone that lives here. We have a neighbor that has a public Hazzard with her steps being fully detached but this woman's name wasn't mentioned. She's also telling lies on the invoice saying I owe payments going back to June 2021 when I have a bank statement stating she received the last payment in August of 2021. Sandy also is unreachable by phone or in her office. The only time she responds is if you threaten to not pay any dues which is why I stopped paying until further notice. We barely have any meetings and when we did have a meeting last year we were all listed as residents at one address which seemed to be fraudulent. Judith Leverson was the president although she resided in Florida and she approved for work to be done although we all took a vote that the work shouldn't be done since many of us were facing financial issues from the current Pandemic. She is now threatening to put liens on our homes and holding back on maintenance because we didn't pay the \$600.00 assessment fee for work that wasn't authorized by any of us I believe I have covered all of the issues I'm looking to have addressed. In addition to this complaint I will be filing a complaint with the Superior Court in Newark along with disputing these charges. I can be reached by phone@ 646-772-4887/201-878-0760 email @ carqueen77@yahoo.com 2dazmyday@gmail.com and by mail @ 74 Prospect Street East Orange NJ 07017. Thank You Kindly



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
101 SOUTH BROAD STREET
PO Box 805
TRENTON, NJ 08625-0805

PHILIP D. MURPHY
Governor

Lt. GOVERNOR SHIILA Y. OLIVER
Commissioner

November 30, 2022

Ms. Janet Jones
74 Prospect Street
East Orange, NJ 07017

RE: Prospect Townhomes (the "Association")

Dear Ms. Jones:

The Association Regulation Unit (the "ARU") has reviewed your complaint pertaining to the Association, signed and dated August 9, 2022 and contacted the Association regarding those matters that were within the ARU's limited jurisdiction. Specifically, as it pertains to financial access by an owner.

Please note that as to financial access, the New Jersey Condominium Act N.J.S.A. 46:8B-14 (the "Act") states:

The association, acting through its officers or governing board, shall be responsible for the performance of the following duties, the costs of which shall be common expenses:

Subsection (g) states:

The maintenance of accounting records, in accordance with generally accepted accounting principles, open to inspection at reasonable times by unit owners. Such records shall include.

- (i) A record of all receipts and expenditures
- (ii) An account for each unit setting forth any shares of common expenses or other charges due, the due dates thereof, the present balance due, and any interest in common surplus.

The ARU received a response on behalf of the Association from the property manager, Ms. Sandra Bratcher of New Jersey Property Management Services, in which she has stated "I have never stopped anyone from coming to my office to go over the records for the association".

Based on Ms. Bratcher's representation, the ARU confirmed the Act's requirements and that any owner who so requests shall have access to financial records in accordance with the Act.

Additionally, in your statement of August 8, 2022 that accompanied your Complaint, you stated that “[i]n addition to this complaint, I will be filing a complaint with the Superior Court in Newark along with disputing these charges.”

Please be advised that N.J.A.C. 5:26-8.14 (d) provides:

Unit owners who believe that the association is acting contrary to this chapter or any applicable law, may petition a court of competent jurisdiction for relief at any time without filing a complaint with the Department.

1. When a complaint is filed in a court of competent jurisdiction, the Department shall be provided with a filed copy and then the Department shall hold its action in abeyance pending the court decision.

In light of all of the foregoing, the ARU has determined that no administrative action is warranted at this time. The ARU's review of your Complaint is concluded and closed.

Please be advised that the ARU does not have the statutory authority to resolve disputes concerning the payment of any Association dues or any other amounts that may be payable or liens for the same.

If you feel that you are entitled to immediate or further relief, you may proceed through private counsel and a court of competent jurisdiction.

Please be further aware that the ARU took no action on any other issues in your Complaint which may have involved the production of records beyond the requirements under the Act or the enforcement of the Association's governing documents, customs and practices as they were not within the limited jurisdiction of the ARU.

If you have any more questions or concerns, please reach out to Sandra Bratcher at 973-433-7561.

Very truly yours,



Michael Evans

Association Regulation Unit
Planned Real Estate Development
Bureau of Homeowner Protection
Department of Community Affairs

12:20 •

LTE

← Re: Re:

On Tue, Jul 5, 2022 at 6:47 AM, Sandy Bratcher <bratch72651@yahoo.com> wrote:

ms Jones all emails are being sent to the attorney please speak with them and again I do not need to allow you in my office as I am threatened by you and your verbal abuse.

The attorney will deal with you
Management

Sandra Bratcher

New Jersey Property Management

P.O. Box 549 Cedar Knolls, N.J. 07927

973-433-7561 fax 973-433-7558

On Tuesday, July 5, 2022 at 05:49:29 AM EDT, Janet Jones <carqueen77@yahoo.com> wrote:

Lol no stupid I AM allowed in your office you have an obligation to show me those books so I can come there whenever I feel like coming there. Don't tell me not to email you either you work for me I can email and contact you anytime I want to. You are taking advantage of me you have been doing this for 7 years and I'm sick of it. You wouldn't even answer the phone the day I was moving in because my Attorney asked me why you wouldn't answer your phone. I am also demanding for the God knows how many times that you hand over that former insurance companies information. We probably haven't had insurance for years and you are in violation of the bylaws. You are hiding all of this information because you're stealing our money. Lol now when are you planning to share those books and former insurance companies with me. This is your last chance to cooperate. I can come today. If not I'm going to count so the Judge can handle you. I'm sick of you walking over me like I'm some kind



Delete



Archive



Move



Reply all



More



You lied your way out of that complaint but here's the email where you said I'm not allowed in your office

[Sent from Yahoo Mail on Android](#)

(No Subject)

From: Janet Jones (carqueen77@yahoo.com)

To: bratch72651@yahoo.com

Date: Wednesday, July 6, 2022, 04:54 AM EDT

I'm still waiting for the phone number from the previous insurance company and for a date and time for us to meet at your office so we can sit down and go over the books. I will be emailing you daily about this. When we go to court all of these emails will be shown to the judge to prove just how many times you were contacted about this and we're rude, nasty, disrespectful and uncooperative. It will be in your best interest to respond to this email with the information I have requested.

Sent from Yahoo Mail on Android

Books and former insurance company

From: Janet Jones (carqueen77@yahoo.com)

To: bratch72651@yahoo.com

Date: Tuesday, July 5, 2022, 04:06 PM EDT

So as I said earlier in the day and months ago I need to see the books and the former insurance companies name and phone number. I can come to the office since I have a right to come there anytime this week so you can give me what I have the right to be given. You will continue to receive daily emails from me until you cooperate with my requests. Lot you can't stop me from emailing you, you are a Manager and you are supposed to fulfill your Management duties.

Sent from Yahoo Mail on Android

Items that I need from you

From: Janet Jones (carqueen77@yahoo.com)

To: bratch72651@yahoo.com

Date: Tuesday, July 19, 2022, 10:50 PM EDT

I'm going to need a copy of your contract from the first one when you begin to manage our homes. I will need all of them including all renewals up until the most recent renewal. I will also need the books along with the former insurance companies name, phone number and address. You can email me all of the above items or I can come to your office in person to pick they up.

Sent from Yahoo Mail on Android

October 16, 2021

Start time of meeting: 5:00PM

End Time of meeting: 7:00PM

Meeting and Owners:

Attendance

- Marvean Dixon-Phillips
- Shannon Campbell
- Dave Singh
- Edna James/Nathaniel James
- Larry Walcott
- Andrew Brown
- Nigel Nestor
- Janet Jones
- Judith Leverson

Topic of Discussion:

- Insurance for Common Property
- Sidewalk Repair
- Parking Lot Repair

Insurance for Common Property:

- Insurance flagged the property and common areas need to be repaired by November, specifically the common area walkways.
- Time crunch: payments are due by **November 1st**.
- Contractors need to be licensed and insured.
- Two quotes were given by two contractors Flash Paving and Robert Gunn but both weren't specific enough.

Sidewalk Repair

- Its apparent that it needs attention.
- Homeowners would like an additional week to gather a new quote that is detailed and entails scope of work.
- Walkway repair should include all the properties and not just the ones by the parking lot which was flagged by the insurance company.
- All cost should be divided equally.

Parking Lot

- Parking lot issue should be postponed until a later date although homeowners agree it should be re-done.
- A new quote should be administered for the parking lot, and it should also have a detailed scope of work.
- All sinkholes should be filled and not just a plain blacktop, that is not sufficient.
- To make up the money for some of the work in the common areas it was suggested that the HOA be raised to \$200 by January 1st, 2022.

Proposals:

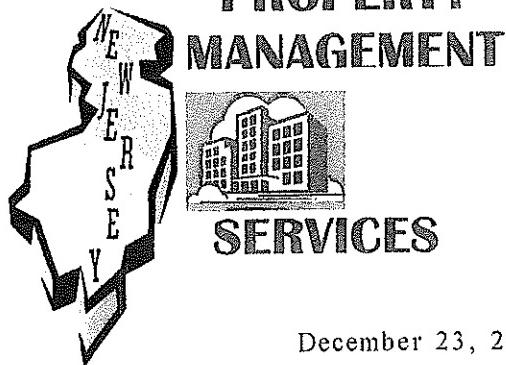
Three proposals were given to vote on:

1. New estimates for repair which include sidewalks and walkways, **7 out of 9** were in favor.
2. Raise HOA fee to \$200 dollars by January 1 2022, **7 out of 9** were in favor.
3. Every homeowner should have copies of policies, notices, and contracts before meeting, **9 out of 9** were in favor.

Action Items:

- New Officers and Election Dates
- Vote on management
- Limit on time board members should hold office

Next Meeting: October 23, 2020 at 5PM EST



December 23, 2022

Prospect Townhomes Owners:

We had a very informative zoom meet, and it was unfortunate some owners could not attend.

Just to summarize.

1. Insurance will cancel if we do not fix the parking lot area properly where the sink hole is.
2. Our policy will increase according to the company due to price increases in materials and labor all due to replacement costs that are going up.
3. Condo fees will need to be increased and an assessment put into place to cover these costs.
4. Responsibilities of owners are to pay common fees monthly and any and all assessments necessary to maintain the property and common areas.
5. No one can take down a deck put up a fence or change any appearance of the outside of the complex.
6. We will be voting on officers for the association. Anyone who wishes to run for the board

MUST BE CURRENT WITH ALL FEES AND ASSESSMENTS. NO ACCEPTIONS.

Marveen would like to remain president, but anyone else current can put their name in for this Position as well.
Positions are president, vice president, secretary
You can write your name in on the ballot enclosed and mail it back to me as soon as possible.

Work to be done gutters leaders and down spouts cleaned 2 times a year.
Driveway patch work and
Redo entire driveway
Siding and roof issues

The building is suppose to bring in 2100.00 per month right now we are lucky to collect
This amount in a good month, we are collecting approximately 1175.00 monthly. A Total of 7800.00 is outstanding right now. This money could have taken care of allot of

Document Page 22 of 24
The president of the board knows all the delinquent owners, she is the only
one other then

The attorney who has been instructed to place liens freeze accounts and
foreclosures if necessary.

Attached is the paper to be filled out and returned asap for voting .

I need to sit with the board and set up a new budget as well.

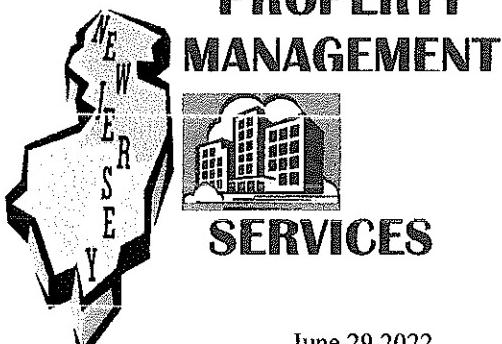
Thanks

Sandra Bratcher
Manager

Mailing address
P.O. Box 549 Cedar Knolls, N.J. 07927

Phone: 973 433.7561

Email address: bratch72651@yahoo.com



June 29 2022

All Owners Prospect Townhomes

I am writing this letter to advise you that if you have any money due your lawn will not Be cut. Also due to the fact that you all owe money there is no money to pay the insurance No money to pay landscaping, the electric bill repairs to the parking lot etc.

Here is how it is playing out right now.

the outstanding balances total 7000.00

You have Ms Jones painting her deck removing things that are not hers.

I have contacted the lawyer as of now each unit owner will have a lien placed on their unit for the outstanding balance. If the association wants to pursue that further with Foreclose on the units with large balances that is an option as well.

That walkway that was fixed kept the insurance company from dropping us and now there Is not enough money in the account to pay for the monthly insurance premium. It is mandatory according to the by-laws that we have insurance on the complex.

Please pay the assessment and the open balances on your account if it applies to you.

Any questions please email me.

Thanks

Sandra Bratcher
Manager

Mailing address

P.O. Box 549 Cedar Knolls, N.J. 07927

Phone: 973 433.7561 Email address: bratch72651@yahoo.com



November 22, 2022

Prospect Town Homes Owners:

I am planning to have a zoom meeting for all to attend virtually. All you have to do is to Load up the zoom app on your cell phone, follow the instructions once loaded up it will have a meet number and a password. As long as I have an email address for you I can link us Together on the meet. Please send me over your email address as soon as possible so I can Update my records and send you all and invite to join the meet. It will be December 4th at 10am. Send your email addresses to bratch72651@yahoo.com.

Someone will blow the leaves off property, and if the owners who refuse to pay would pay All back monies we would not be having this problem.

Topics to be discussed.

To vote and or be on the board you must be current with condo fees and assessments.

Insurance inspection findings
Increase in insurance fees
Gutters
Future Assessments and increases in Condo Fees.
Deck missing
Steps that need replacing
Owner responsibilities/Association responsibilities

By Laws

I hope by making this virtual we can all be on board. I am looking forward this meet.
REMEMBER PLEASE EMAIL ME YOUR CURRENT EMAIL ADDRESS SO I CAN SEND YOU ALL THE LINK INFORMATION

Thanks,

Sandra Bratcher Manager
Mailing address

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